



July 25, 2013

DANIEL R GEHMAN  
LYNNA K GEHMAN  
775 SYLVAN RD  
LANCASTER PA 17601-2442

WELCOME

YOUR NEW ACCOUNT NUMBER IS:

Dear Customer:

Please allow me to introduce you to M&T Bank, your new mortgage servicing company. The servicing of your mortgage loan was recently transferred to Lakeview Loan Servicing, LLC from Bank of America, N.A. effective August 2, 2013. Lakeview, in turn, chose M&T to provide the day-to-day servicing of your loan on its behalf. All communication regarding servicing should be made to M&T Bank. We're looking forward to working with you to protect the important financial asset that is your home.

**Rest assured that this account transfer will not change the rate or the term of your mortgage.** You'll have the confidence of working with one of the nation's most financially secure banking institutions. In addition to being one of the 20 largest independent holding companies in the U.S., we have consistently demonstrated our commitment to our customers and the communities we serve.

**Please take a moment right now to carefully review all of the materials enclosed.**

- Please use the one-time payment coupon below to make your next payment. If you have been making mortgage payments automatically through an online banking service or other provider, you will need to update the payee information before your next statement due date. Please use the one-time payment coupon below to keep your account current. For your convenience, M&T can automatically deduct your monthly payment from the account of your choice. **If you wish to enroll in M&T's automatic payment service, please complete and return the enclosed Enrollment Form for Automatic Payments.**
- **Contact your insurance agent to update the mortgagee clause in your homeowner's insurance policy,** including flood insurance if you have it, to the following:

M&T Bank

P.O. Box 5738  
Springfield, OH 45501-5738

- **Prepare for tax time.** In January 2014, Bank of America, N.A. will send you a statement for the period of time in 2013 that they serviced your loan. We will also send you a statement for the rest of the year. You will need to include both mortgage activity statements when you file your 2013 return.

There's lots more important information in this packet and I encourage you to take this time to read it now. **You can also find answers to most of your questions online at [mtb.com/welcomebankofamerica](http://mtb.com/welcomebankofamerica).** However, if you still have further questions or concerns, our Customer Support Representatives will be happy to help. Please contact us at 1-866-791-0661 between 8:30 a.m. and 8:00 p.m. (EST) Monday through Friday.

Again, welcome to M&T Bank. We hope you will find it a pleasure to do business with us.

Kathleen O. Evans  
Vice President, Retail Servicing

**1**  
Questions?  
Prior to August 2nd,  
contact Bank of America, N.A.  
at 1-800-669-6607.  
After August 2nd,  
contact M&T at 1-866-791-0661.

**2**  
Make your next payment using the  
coupon below. Statements  
provided thereafter.

**3**  
Beginning August 9th, enroll in  
[mtb.com/mymortgageinfo](http://mtb.com/mymortgageinfo)  
• online account information  
• one-time, online payments  
• automatic payment deductions

**M&T Bank**  
Understanding what's important<sup>®</sup>  
**Visit us at [mtb.com](http://mtb.com).**

## ONE-TIME PAYMENT COUPON

Please make your check payable to M&T Bank.

BOA

Enclose your check in the envelope provided or mail it to:

M&T BANK  
PO BOX 62182  
BALTIMORE, MD 21264-2182

LOAN NUMBER		DUE DATE	TOTAL PAYMENT
		08/01/2013	\$1,398.71
LATE CHARGES		IF RECEIVED AFTER	LATE PAYMENT
\$55.95		08/16/2013	\$1,454.66

**MAIL YOUR MORTGAGE  
PAYMENTS TO:**

M&T Bank  
P.O. Box 62182  
Baltimore, MD 21264-2182

**FOR CUSTOMER  
SUPPORT, CONTACT:**

M&T Bank  
Attn: Lending Services  
Customer Support  
P.O.Box 1288  
Buffalo, NY 14240-1288

**NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS**

We are writing to advise you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from Bank of America, N.A. to **M&T Bank** effective **August 2, 2013**.

The assignment, sale, or transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer (Bank of America, N.A.) send you this notice at least 15 days before the effective date of transfer. Your new servicer must also send you this notice no later than 15 days after this effective date.

Your present servicer is Bank of America, N.A. If you have any questions relating to the transfer of servicing from your present servicer, please contact their Customer Service Department at 1-800-669-6607 between the hours of 7:00 a.m. and 7:00 p.m. Local Time Monday through Friday. This is a toll free number.

Your new servicer is **M&T Bank**. Our business address is: **P.O. Box 1288, Buffalo, NY 14240-1288**. Our toll free number is **1-866-791-0661**. If you have any questions relating to the transfer of servicing to your new servicer, please contact our Customer Service Department between **8:30 a.m. and 8:00 p.m. (EST) Monday through Friday**.

Bank of America, N.A. will stop accepting payments **August 1, 2013**. M&T Bank will begin accepting payments from you effective **August 2, 2013**. Please send all payments on or after that date to **M&T Bank**.

The transfer of servicing rights may affect the terms of or the continued availability of the optional insurance coverage you may have. This coverage may or may not transfer. M&T Bank will contact you with a follow-up letter after the date of transfer.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgement within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to the following address:

**M&T Bank**  
**Attn: Lending Services, Customer Support**  
**P.O. Box 1288**  
**Buffalo, New York 14240-1288**

Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A Business Day is a day on which the offices of a business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

**IF YOU ARE IN BANKRUPTCY, OR RECEIVED A BANKRUPTCY DISCHARGE OF DEBT, THIS IS NOT AN ATTEMPT TO COLLECT A DEBT AGAINST YOU PERSONALLY, BUT IS BEING SENT FOR INFORMATIONAL PURPOSES ONLY.**



*Thank you for your payment.  
We appreciate your business!*

## ENROLLMENT FORM FOR AUTOMATIC PAYMENTS

Use this form to  
ensure continued  
automatic drafting  
of your payments.

It's the easiest way  
to make sure your  
mortgage payments  
are always made  
on time.

Please read both sides of this  
form carefully.

Then complete and mail it  
by August 26, 2013 using the  
enclosed envelope to:

M&T Bank  
Attn: ACH Department  
DE MB-38 Retail Servicing  
P.O. Box 900  
Millsboro, DE 19966-4508

Please keep a copy  
for your records.

☐ I hereby authorize Payee to initiate a debit entry from My Bank to deduct the Withdrawal Amount automatically from My Account, without giving me any further notice.

1. My Mortgage means the loan which is serviced by the Payee, secured by my property and identified with loan number

2. Address of the Property Covered by this Mortgage:  
775 SYLVAN RD LANCASTER PA 17601

3. My Account means the account identified below at My Bank. Please make automatic withdrawals from my:

☐ Checking Account ☐ Savings Account

Account Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

My Bank means the depository financial institution where My Account is held:

My Bank: \_\_\_\_\_

Bank Routing Number (ABA Number):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

### PERSONAL CHECK

Pay to the order of _____ \$ _____	
_____ dollars	
(Bank Name and Location) _____	
123456789	0000000000 000
↑	↑
Routing number	Account number

4. My Withdrawal Date means: For loans whose payments are made Monthly, begin on \_\_\_\_/\_\_\_\_/\_\_\_\_ (DATE) and on the same day of every month thereafter.

\$ 1,398.71 (Mortgage Payment)

+ \$ \_\_\_\_\_ (additional principal)

= \$ \_\_\_\_\_ (Withdrawal Amount)

☐ By signing below I acknowledge that I agree to the terms on both sides of this Enrollment Form, and that I have received this Form and kept a copy for my records.

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

(If this is a joint account, both owners must sign.)



mtb.com © 2013 M&T Bank. Member FDIC. CS3169 (6/13)

## PAYMENT OPTIONS CARD

Keep this information  
handy for reference.



- **Online Payments:** [mtb.com/mymortgageinfo](http://mtb.com/mymortgageinfo)
- **Payments by Mail:** P.O. Box 62182, Baltimore, MD 21264-2182
- **Automatic Deductions:** Enroll now or later at [mtb.com/mymortgageinfo](http://mtb.com/mymortgageinfo)
- **Bill-paying services:** When using bill-paying services offered by other banks and financial institutions, be sure to update the payee name to "M&T Bank."
- **Pay-by-Phone:** 1-866-241-6014 (A nominal fee may be assessed for this service)
- **Pay at M&T branch or through Western Union:** Call 1-866-241-6014 for the nearest Western Union location

## AUTHORIZATION AGREEMENT FOR AUTOMATED CLEARING HOUSE (ACH) DEBITS (AUTOMATIC PAYMENTS)

1. "I", "me", "my" or "mine" mean or refer to each and every person signing this Authorization. "Payee" means M&T Bank, its agents, successors and/or assigns. "My Mortgage Note" means the note that I signed when my mortgage closed and any amendments or modifications thereto.

2. I authorize my Bank to debit Withdrawal Amounts as shown on the front of this form from my Account upon receipt of each debit entry from Payee and to transfer such amounts to the account of Payee held at Manufacturers and Traders Trust Company ("M&T Bank"). I understand that my Bank must be a member of the National Automated Clearing House Association (NACHA).

3. I understand that banks and ACH operators such as NACHA are entitled to rely on Account and Routing Numbers as given by me and that I will be liable for any losses incurred by any person if I have given a wrong account number for my Account or the wrong Routing Number (encoded on the front of my check) for my Bank, and if as a result the wrong person's account is debited for my Mortgage Payment. **I HAVE CHECKED MY ACCOUNT NUMBER AND MY BANK'S ROUTING NUMBER WITH EXTRA-ORDINARY CARE. I am responsible for their accuracy.**

4. If the balance available for Withdrawal from my Account is not enough to cover the Withdrawal Amount on any Withdrawal Date, or if my Bank returns, rejects or reverses the debit entry to my Account for any reason, I will still owe that Mortgage Payment; and the Payee and/or owner of my Mortgage Note may, at its option, treat this as a failure to make a Mortgage Payment. The Payee and/or owner of my Mortgage Note may then take any of the actions that my Mortgage and my Mortgage Note permit it to take in the event I fail to make a payment. Additionally, Payee may charge a returned item fee to my Mortgage account. I understand that the amount of the fee will not exceed the maximum amount permitted by law.

5. I understand that if my withdrawal Date falls on a weekend or legal or banking holiday, Payee will initiate the applicable transaction on the next business day. This will not change the date of any subsequent Withdrawal Date.

6. I understand that if I am in default under the terms of my Mortgage, Payee may cease debiting payments from my Account until such time as I am again current under the terms of my Mortgage.

**7. I HEREBY CERTIFY THAT NO AUTHORIZATION OF ANY PARTY OTHER THAN MINE IS NECESSARY TO PROVIDE FOR**

### THE WITHDRAWAL OF FUNDS FROM MY ACCOUNT THAT ARE CONTEMPLATED BY THIS AUTHORIZATION.

8. I understand that if there is a change in my Mortgage Payment (either up or down), the Withdrawal Amount will change accordingly. Payee is authorized to debit my Account for the new Withdrawal Amount (the new Mortgage Payment plus any additional principal or other amounts specified on the front of this form) and Payee will notify me of any such change prior to the first Withdrawal Date at the new amount. If I receive notice about a change in the amount of my Mortgage Payment, I will consider that as notice of a change in my Withdrawal Amount, and Payee is authorized and directed to initiate debit entries from my Account for the adjusted Withdrawal Amount, which will be equal to the new Mortgage Payment amount plus any additional principal or other amount specified on the front of this form.

9. This Authorization will remain in full force and effect until: (a) Payee terminates this Authorization at any time and for any reason after giving me reasonable notice; or (b) Payee has received written notification from me of its termination in such time and in such manner as to afford Payee a reasonable opportunity to act on it prior to charging my Account.

10. If Payee for any reason changes the Withdrawal Date, Payee will send me written notice of the new Withdrawal Date.

11. I understand that Payee has the right to enforce my Mortgage and my Mortgage Note under their stated terms **and this Authorization in no way modifies my Mortgage Note, my Mortgage or any other documents I signed in connection with my Mortgage loan.**

12. I understand that I may not assign this Authorization to another party. I understand that I may change my Account designated on the front of this form by giving Payee written notice at least 15 business days prior to the next Withdrawal Date.

13. I understand that this Authorization will not be effective until it has been received by Payee and Payee has had a reasonable opportunity to act upon it. In the meantime I will continue to make my monthly mortgage payments when they are due.

## ENROLLMENT FORM FOR AUTOMATIC PAYMENTS

Use this form to  
ensure continued  
automatic drafting  
of your payments.

It's the easiest way  
to make sure your  
mortgage payments  
are always made  
on time.

Please read both sides of this  
form carefully.

Then complete and mail it  
by August 26, 2013 using the  
enclosed envelope to:

M&T Bank  
Attn: ACH Department  
DE MB-38 Retail Servicing  
P.O. Box 900  
Millsboro, DE 19966-4508

Please keep a copy  
for your records.

☐ I hereby authorize Payee to initiate a debit entry from My Bank to deduct the Withdrawal Amount automatically from My Account, without giving me any further notice.

1. My Mortgage means the loan which is serviced by the Payee, secured by my property and identified with loan number

2. Address of the Property Covered by this Mortgage:  
775 SYLVAN RD LANCASTER PA 17601

3. My Account means the account identified below at My Bank. Please make automatic withdrawals from my:

☐ Checking Account ☐ Savings Account

Account Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

My Bank means the depository financial institution where My Account is held:

My Bank: \_\_\_\_\_

Bank Routing Number (ABA Number):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

### PERSONAL CHECK

Pay to the order of _____ \$ _____	
_____ dollars	
(Bank Name and Location) _____	
123456789	0000000000 000
↑	↑
Routing number	Account number

4. My Withdrawal Date means: For loans whose payments are made Monthly, begin on \_\_\_\_/\_\_\_\_/\_\_\_\_ (DATE) and on the same day of every month thereafter.

\$ 1,398.71 (Mortgage Payment)

+ \$ \_\_\_\_\_ (additional principal)

= \$ \_\_\_\_\_ (Withdrawal Amount)

☐ By signing below I acknowledge that I agree to the terms on both sides of this Enrollment Form, and that I have received this Form and kept a copy for my records.

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

(If this is a joint account, both owners must sign.)



mtb.com © 2013 M&T Bank. Member FDIC. CS3169 (6/13)

## PAYMENT OPTIONS CARD

Keep this information  
handy for reference.



- **Online Payments:** [mtb.com/mymortgageinfo](http://mtb.com/mymortgageinfo)
- **Payments by Mail:** P.O. Box 62182, Baltimore, MD 21264-2182
- **Automatic Deductions:** Enroll now or later at [mtb.com/mymortgageinfo](http://mtb.com/mymortgageinfo)
- **Bill-paying services:** When using bill-paying services offered by other banks and financial institutions, be sure to update the payee name to "M&T Bank."
- **Pay-by-Phone:** 1-866-241-6014 (A nominal fee may be assessed for this service)
- **Pay at M&T branch or through Western Union:** Call 1-866-241-6014 for the nearest Western Union location



## AUTHORIZATION AGREEMENT FOR AUTOMATED CLEARING HOUSE (ACH) DEBITS (AUTOMATIC PAYMENTS)

1. "I", "me", "my" or "mine" mean or refer to each and every person signing this Authorization. "Payee" means M&T Bank, its agents, successors and/or assigns. "My Mortgage Note" means the note that I signed when my mortgage closed and any amendments or modifications thereto.

2. I authorize my Bank to debit Withdrawal Amounts as shown on the front of this form from my Account upon receipt of each debit entry from Payee and to transfer such amounts to the account of Payee held at Manufacturers and Traders Trust Company ("M&T Bank"). I understand that my Bank must be a member of the National Automated Clearing House Association (NACHA).

3. I understand that banks and ACH operators such as NACHA are entitled to rely on Account and Routing Numbers as given by me and that I will be liable for any losses incurred by any person if I have given a wrong account number for my Account or the wrong Routing Number (encoded on the front of my check) for my Bank, and if as a result the wrong person's account is debited for my Mortgage Payment. **I HAVE CHECKED MY ACCOUNT NUMBER AND MY BANK'S ROUTING NUMBER WITH EXTRA-ORDINARY CARE. I am responsible for their accuracy.**

4. If the balance available for Withdrawal from my Account is not enough to cover the Withdrawal Amount on any Withdrawal Date, or if my Bank returns, rejects or reverses the debit entry to my Account for any reason, I will still owe that Mortgage Payment; and the Payee and/or owner of my Mortgage Note may, at its option, treat this as a failure to make a Mortgage Payment. The Payee and/or owner of my Mortgage Note may then take any of the actions that my Mortgage and my Mortgage Note permit it to take in the event I fail to make a payment. Additionally, Payee may charge a returned item fee to my Mortgage account. I understand that the amount of the fee will not exceed the maximum amount permitted by law.

5. I understand that if my withdrawal Date falls on a weekend or legal or banking holiday, Payee will initiate the applicable transaction on the next business day. This will not change the date of any subsequent Withdrawal Date.

6. I understand that if I am in default under the terms of my Mortgage, Payee may cease debiting payments from my Account until such time as I am again current under the terms of my Mortgage.

**7. I HEREBY CERTIFY THAT NO AUTHORIZATION OF ANY PARTY OTHER THAN MINE IS NECESSARY TO PROVIDE FOR**

### THE WITHDRAWAL OF FUNDS FROM MY ACCOUNT THAT ARE CONTEMPLATED BY THIS AUTHORIZATION.

8. I understand that if there is a change in my Mortgage Payment (either up or down), the Withdrawal Amount will change accordingly. Payee is authorized to debit my Account for the new Withdrawal Amount (the new Mortgage Payment plus any additional principal or other amounts specified on the front of this form) and Payee will notify me of any such change prior to the first Withdrawal Date at the new amount. If I receive notice about a change in the amount of my Mortgage Payment, I will consider that as notice of a change in my Withdrawal Amount, and Payee is authorized and directed to initiate debit entries from my Account for the adjusted Withdrawal Amount, which will be equal to the new Mortgage Payment amount plus any additional principal or other amount specified on the front of this form.

9. This Authorization will remain in full force and effect until: (a) Payee terminates this Authorization at any time and for any reason after giving me reasonable notice; or (b) Payee has received written notification from me of its termination in such time and in such manner as to afford Payee a reasonable opportunity to act on it prior to charging my Account.

10. If Payee for any reason changes the Withdrawal Date, Payee will send me written notice of the new Withdrawal Date.

11. I understand that Payee has the right to enforce my Mortgage and my Mortgage Note under their stated terms **and this Authorization in no way modifies my Mortgage Note, my Mortgage or any other documents I signed in connection with my Mortgage loan.**

12. I understand that I may not assign this Authorization to another party. I understand that I may change my Account designated on the front of this form by giving Payee written notice at least 15 business days prior to the next Withdrawal Date.

13. I understand that this Authorization will not be effective until it has been received by Payee and Payee has had a reasonable opportunity to act upon it. In the meantime I will continue to make my monthly mortgage payments when they are due.